

Accountant's Certification

To be completed on letterhead of borrower's accountant

Please include all parties related to the borrowing that are known to the accountant

Date:

Well Nigh Capital Funding No 1 Pty Ltd (ACN 603 911 995)
PO Box 1962
North Sydney NSW 2059

Dear Sir/Madam,

To: Well Nigh Capital Funding No 1 Pty Ltd (ACN 603 911 995)
_____ – Lo/Alt Doc Loan Application

As the accountant for the borrower I certify that;

- a. I am a practicing accountant and a current member of CPA Australia/The Institute of Chartered Accountants in Australia.
- b. I have been engaged as the external accountant for _____ for the past _____ years and confirm that I still act in that capacity.
- c. I have been advised by _____ that they have applied for a loan of _____ from Well Nigh Capital Funding No.1 Pty Ltd (ACN 603 911 995) by _____ monthly instalments of _____ over _____ years calculated at a Variable interest rate of _____ % per annum.
- d. I have access to the financial records of _____ and consider that they/the company is/are in a position to repay the proposed loan in accordance with the loan terms within their personal/the operating cash flows of the business and without undue hardship.
- e. I confirm that _____ is registered with the Australian Taxation Office (ATO) and to the best of my knowledge there are no unresolved disputes outstanding with the ATO.
- f. I confirm/I understand that the most recent income tax assessment lodged with the ATO was for financial year ended 30 June _____.
- g. I have no knowledge of any matters which may affect _____ ability to repay the proposed loan in accordance with its undertakings.
- h. I understand Well Nigh Capital Funding No 1 Pty Ltd (ACN 603 911 995) is relying on this certification letter when assessing the making of the loan available to _____.
- i. I am aware that _____ operates businesses in addition to those disclosed in this declaration.
State details:

Yours faithfully,

Signature:

Name:

Date: